

Information to identify the case:

Debtor 1	<u>John R Pedrick</u>	Social Security number or ITIN	xxx-xx-7036
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia E. Pedrick</u>	Social Security number or ITIN	xxx-xx-5857
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-19479-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John R Pedrick
aka John Randolph Pedrick

Patricia E. Pedrick
aka Patricia Elizabeth Delaney

7/10/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 John R Pedrick
 Patricia E. Pedrick
 Debtors

Case No. 14-19479-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 55

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.
 db/jdb

cr
 514832585 +John R Pedrick, Patricia E. Pedrick, 188 Maple Hill Drive,
 Woolwich Township, NJ 08085-1365
 514777758 GMAC MORTGAGE, LLC, Stern & Eisenberg, PC, 1040 Norht Kings Highway, Suite 407,
 Cherry Hill, Nj 08034
 518252927 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514968665 +Ally Bank, c/o Stern & Eisenberg< PC, 1040 N. Kings Highway, Suite 407,
 Cherry Hill, NJ 08034-1925
 514777758 +Ally Bank c/o Cenlar, FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
 514777760 +Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441
 514777762 CAPITAL ONE, P.O. Box 9068, Brandon, FL 33509-9068
 514777766 Capital One Bank, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 518276913 CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243
 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 514777768 +Equifax Information Services, LLC, P.O. Box 740256, Atlanta, GA 30374-0256
 514777769 +Experian NCAC, P.O. Box 9701, Allen, TX 75013-9701
 514910504 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 514777776 +Home Depot Credit Services, P.O. Box 790328, St. Louis, MO 63179-0328
 514777779 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,
 Mt. Laurel, NJ 08054-7269
 514777780 Morristown Memorial, c/o Celentano Stadmauer & Walentowicz, 1035 Rte 46 E. / P.O. Box 2594,
 Clifton, NJ 07015-2594
 514797700 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
 514777782 Nissan Motor Acceptance Corporation, P.O. Box 660360, Dallas, TX 75266-0360
 514777784 Ocwen Loan Servicing, LLC, Attn: Customer Care, P.O. Box 780, Waterloo, IA 50704-0780
 514777786 +SEARS/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 514777781 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation, P.O. Box 266,
 Trenton, NJ 08695-0266, Attn: Tax Payer Accounting)
 514777785 Saint Clare's Hospit, c/o Celentano Stadmauer & Walentowicz, 1035 Rte 46 E. / P.O. Box 2594,
 Clifton, NJ 07015-2594
 514796965 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514777789 +TransUnion Consumer Relations, P.O. Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2019 00:47:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2019 00:47:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514777756 EDI: AMEREXPR.COM Jul 11 2019 04:18:00 AMERICAN EXPRESS, P.O. Box 981537,
 El Paso, TX 799981537
 514777757 EDI: BANKAMER.COM Jul 11 2019 04:18:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998-2235
 514777767 EDI: WFNNB.COM Jul 11 2019 04:18:00 COMENITY BANK/JCREWINC, P.O. Box 182789,
 Columbus, OH 43218-2789
 514777759 EDI: CAPITALONE.COM Jul 11 2019 04:18:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 514777761 +EDI: CAPITALONE.COM Jul 11 2019 04:18:00 Capital One Bank, 2001 Maywill St,
 Richmond, VA 23230-3236
 514905684 EDI: CAPITALONE.COM Jul 11 2019 04:18:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514991605 EDI: BL-BECKET.COM Jul 11 2019 04:18:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514777763 EDI: CHASE.COM Jul 11 2019 04:18:00 Chase - Freedom, P.O. Box 15298,
 Wilmington, DE 19850-5298
 514777764 EDI: CHASE.COM Jul 11 2019 04:18:00 Chase - Slate, P.O. Box 15298,
 Wilmington, DE 19850-5298
 514777765 +EDI: CITICORP.COM Jul 11 2019 04:18:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
 514777770 +EDI: RMSC.COM Jul 11 2019 04:18:00 GE Capital Retail Bank - ToysRUs,
 Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
 514777771 +EDI: RMSC.COM Jul 11 2019 04:18:00 GE Capital Retail Bank - Walmart,
 Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
 514777772 EDI: RMSC.COM Jul 11 2019 04:18:00 GEGRB/JC PENNEYS, P.O. Box 965007,
 Orlando, FL 32896-5007
 514777773 EDI: RMSC.COM Jul 11 2019 04:18:00 GEGRB/OLD NAVY, P.O. Box 965005,
 Orlando, FL 32896-5005
 514777774 EDI: RMSC.COM Jul 11 2019 04:18:00 GEGRB/SELECT COMFORT, c/o P.O. Box 965036,
 Orlando, FL 32896-5036

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Form ID: 3180W

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Total Noticed: 55

Date Rcvd: Jul 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514777775 E-mail/Text: bankruptcy.bnc@ditech.com Jul 11 2019 00:47:11 Green Tree, Customer Service,
P.O. Box 6172, Rapid City, SD 57709-6172
515189885 E-mail/Text: bankruptcy.bnc@ditech.com Jul 11 2019 00:47:11 Green Tree Servicing LLC,
P.O. Box 6154, Palatine, IL 60055-0049
514777777 EDI: IRS.COM Jul 11 2019 04:18:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
515030182 EDI: JEFFERSONCAP.COM Jul 11 2019 04:18:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-
514777778 E-mail/Text: bncnotices@becket-lee.com Jul 11 2019 00:46:52 Kohl's, P.O. Box 3043,
Milwaukee, WI 53201-3043
514799138 +E-mail/Text: bnc@nordstrom.com Jul 11 2019 00:46:58 NORDSTROM fsb, POB 6566,
ENGLEWOOD CO 80155-6566
514777783 +E-mail/Text: bnc@nordstrom.com Jul 11 2019 00:46:58 Nordstrom Bank, P.O. Box 13589,
Scottsdale, AZ 85267-3589
515030575 EDI: PRA.COM Jul 11 2019 04:18:00 Portfolio Recovery Associates, LLC, c/o Us Bank,
POB 41067, Norfolk, VA 23541
514906417 EDI: Q3G.COM Jul 11 2019 04:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514777788 EDI: TDBANKNORTH.COM Jul 11 2019 04:18:00 TD BANK NA, P.O. Box 219, Operations Center,
Lewiston, ME 04243-0219
514777787 +EDI: WTRRNBNBANK.COM Jul 11 2019 04:18:00 Target Bank USA, N.A., c/o Target Card Services,
P.O. Box 9500, Minneapolis, MN 55440-9500
514777790 EDI: USBANKARS.COM Jul 11 2019 04:18:00 US Bank, Cardmember Services, P.O. Box 6351,
Fargo, ND 58125-6351
514777791 EDI: WFFC.COM Jul 11 2019 04:18:00 Wells Fargo Card Services, P.O. Box 10347,
Des Moines, IA 50306-0347
515029161 +EDI: WFFC.COM Jul 11 2019 04:18:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
Des Moines, IA 50328-0001

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Ally Bank, c/o Stern & Eisenberg< PC, 1040 N. Kings Highway, Suite 407,
Cherry Hill, NJ 08034-1925
514777792* AMERICAN EXPRESS, P.O. Box 981537, El Paso, TX 799981537
514777793* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)
514777794* +Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441
514777796* CAPITAL ONE, P.O. Box 9068, Brandon, FL 33509-9068
514777803* COMENITY BANK/JCREWINC, P.O. Box 182789, Columbus, OH 43218-2789
514777795* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
514777798* Capital One Bank, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
514777797* +Capital One Bank, 2001 Maywill St, Richmond, VA 23230-3236
514777799* Chase - Freedom, P.O. Box 15298, Wilmington, DE 19850-5298
514777800* Chase - Slate, P.O. Box 15298, Wilmington, DE 19850-5298
514777801* +Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
514777802* CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243
514777804* +Equifax Information Services, LLC, P.O. Box 740256, Atlanta, GA 30374-0256
514777805* +Experian NCAC, P.O. Box 9701, Allen, TX 75013-9701
514777806* +GE Capital Retail Bank - ToysRUs, Attn: Bankruptcy Dept., P.O. Box 103104,
Roswell, GA 30076-9104
514777807* +GE Capital Retail Bank - Walmart, Attn: Bankruptcy Dept., P.O. Box 103104,
Roswell, GA 30076-9104
514777808* GEICRB/JC PENNEYS, P.O. Box 965007, Orlando, FL 32896-5007
514777809* GEICRB/OLD NAVY, P.O. Box 965005, Orlando, FL 32896-5005
514777810* GEICRB/SELECT COMFORT, c/o P.O. Box 965036, Orlando, FL 32896-5036
514777811* Green Tree, Customer Service, P.O. Box 6172, Rapid City, SD 57709-6172
514777812* +Home Depot Credit Services, P.O. Box 790328, St. Louis, MO 63179-0328
514777813* Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346,
Philadelphia, PA 19101-7346
514777814* Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
514777815* +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,
Mt. Laurel, NJ 08054-7269
514777816* Morristown Memorial, c/o Celentano Stadmauer & Walentowicz, 1035 Rte 46 E. / P.O. Box 2594,
Clifton, NJ 07015-2594
514777818* Nissan Motor Acceptance Corporation, P.O. Box 660360, Dallas, TX 75266-0360
514777819* +Nordstrom Bank, P.O. Box 13589, Scottsdale, AZ 85267-3589
514777820* Ocwen Loan Servicing, LLC, Attn: Customer Care, P.O. Box 780, Waterloo, IA 50704-0780
514777822* +SEARS/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
514777817* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation, P.O. Box 266,
Trenton, NJ 08695-0266, Attn: Tax Payer Accounting)
514777821* Saint Clare's Hospit, c/o Celentano Stadmauer & Walentowicz, 1035 Rte 46 E. / P.O. Box 2594,
Clifton, NJ 07015-2594
514777824* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD BANK NA, P.O. Box 219, Operations Center,
Lewiston, ME 04243-0219)

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 55

Date Rcvd: Jul 10, 2019

***** BYPASSED RECIPIENTS (continued) *****

514777823* +Target Bank USA, N.A., c/o Target Card Services, P.O. Box 9500,
Minneapolis, MN 55440-9500
514777825* +TransUnion Consumer Relations, P.O. Box 2000, Chester, PA 19016-2000
514777826* US Bank, Cardmember Services, P.O. Box 6351, Fargo, ND 58125-6351
514777827* Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347

TOTALS: 0, * 37, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC
NJECEMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Green Tree Servicing, LLC a Delaware Limited
Liability Company NJECEMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Brandon Accardi on behalf of Creditor Ally Bank baccardi@sterneisenberg.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Justin Plean on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC
jplean@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcDonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Miriam Rosenblatt on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC
miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Ruth Ann DiDonato on behalf of Debtor John R Pedrick rddonato@wwdlaw.com
Ruth Ann DiDonato on behalf of Joint Debtor Patricia E. Pedrick rddonato@wwdlaw.com
Steven K. Eisenberg on behalf of Creditor GMAC MORTGAGE, LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com; skelly@sterneisenberg.com; bkecf@sterneisenberg.com

TOTAL: 12